

GRAND MOUNTAIN BANK FSB

	CPP Disbursement Date 05/29/2009	Cert 57531	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$146	\$125	-14.3%		
Loans	\$107	\$86	-19.9%		
Construction & development	\$23	\$15	-34.4%		
Closed-end 1-4 family residential	\$35	\$35	-0.9%		
Home equity	\$7	\$6	-15.5%		
Credit card	\$0	\$0			
Other consumer	\$2	\$1	-41.4%		
Commercial & Industrial	\$14	\$7	-46.5%		
Commercial real estate	\$25	\$21	-18.3%		
Unused commitments	\$10	\$7	-35.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$5	\$0	-100.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$17	\$12	-28.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$133	\$114	-14.1%		
Deposits	\$111	\$96	-13.8%		
Total other borrowings	\$21	\$18	-16.6%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$13	\$11	-16.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.8%	8.4%	--		
Tier 1 risk based capital ratio	12.5%	12.4%	--		
Total risk based capital ratio	13.8%	13.7%	--		
Return on equity ¹	-7.6%	-23.8%	--		
Return on assets ¹	-0.7%	-2.1%	--		
Net interest margin ¹	3.4%	3.7%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	34.3%	22.5%	--		
Loss provision to net charge-offs (qtr)	181.6%	92.8%	--		
Net charge-offs to average loans and leases ¹	1.0%	3.4%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	4.7%	21.7%	0.2%	0.2%	--
Closed-end 1-4 family residential	3.6%	8.8%	0.0%	0.1%	--
Home equity	12.6%	10.8%	0.1%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	3.2%	4.6%	0.6%	0.6%	--
Commercial & Industrial	16.7%	12.6%	0.2%	3.8%	--
Commercial real estate	5.2%	11.6%	0.8%	1.8%	--
Total loans	6.5%	12.2%	0.3%	0.9%	--